

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAWNA C. SOWINSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-20244

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/23/2014 and confirmed on 3/20/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,356.30
Less Refunds to Debtor	1,438.06	
TOTAL AMOUNT OF PLAN FUND		96,918.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,400.00	
Trustee Fee	4,014.78	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,414.78

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 8084	0.00	61,930.28	0.00	61,930.28
	JPMORGAN CHASE BANK NA Acct: XXX8084	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 8084	9,347.97	9,347.97	0.00	9,347.97
	QUANTUM3 GROUP LLC AGNT - MOMA F Acct: 8929	213.89	213.89	0.00	213.89
	CLEARVIEW FCU** Acct: 4105	12,976.04	12,976.04	1,430.22	14,406.26
					85,898.40

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DAWNA C. SOWINSKI Acct:	0.00	0.00	0.00	0.00
	DAWNA C. SOWINSKI Acct:	1,438.06	1,438.06	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXCIAL	1,647.39	1,647.39	0.00	1,647.39
					1,647.39

Unsecured					
	CBCS++ Acct: XXX0298	0.00	0.00	0.00	0.00
	OLIPHANT FINANCIAL**(++) Acct: XXX5059	1,647.39	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP AGENT - MI Acct: 3427	912.90	912.90	0.00	912.90
	UPMC**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3334				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: XXX0718				
	UPP - UNIVERSITY OF PITTSBURGH PHY	0.00	0.00	0.00	0.00
	Acct: 3334				
	UPMC PHYSICIAN SERVICES++	0.00	0.00	0.00	0.00
	Acct: XXX0007				
	CONVERGENT HEALTHCARE RECOVERI	0.00	0.00	0.00	0.00
	Acct: XXX1399				
	LVNV FUNDING LLC, ASSIGNEE	44.77	44.77	0.00	44.77
	Acct: 1907				
	OLIPHANT FINANCIAL LLC**	0.00	0.00	0.00	0.00
	Acct:				
					957.67

TOTAL PAID TO CREDITORS

88,503.46

TOTAL

CLAIMED 1,647.39

PRIORITY 22,537.90

SECURED 2,605.06

Date: 03/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

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SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAWNA C. SOWINSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-20244

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dawna C. Sowinski
 Debtor

Case No. 14-20244-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db	+Dawna C. Sowinski, 135 Sportsman Road, Leechburg, PA 15656-7212
cr	+Oliphant Financial, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	UPMC, c/o Convergent Healthcare Recoveries Inc, PO Box 1289, Peioria, IL 61654-1289
13782955	Hayt, Hayt, & Landau, LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003
13782956	+JP Morgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009
14045689	+JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13782957	Magee Women's Hospital of UPMC, PO Box 382059, Pittsburgh, PA 15250-8059
13782959	+Sterling Jewelers & Kay Jewelers, c/o Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd., Atlanta, GA 30360-2100
13886587	+UPMC, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289
13782960	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13782962	+UPMC-Magee, c/o Convergent Healthcare Recoveries Inc, 124 SW Adam Street, Suite 215, Peoria, IL 61602-2321
13886586	+UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13809792	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 27 2019 03:09:34 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13796275	+E-mail/Text: bnc@atlasacq.com Mar 27 2019 03:05:38 Atlas Acquisitions LLC, on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303
13782951	E-mail/Text: bnc@alltran.com Mar 27 2019 03:05:38 Capital One Bank, N.A., c/o United Recovery Systems LP, PO Box 722929, Houston, TX 77272-2929
13782952	E-mail/Text: bankruptcy@clearviewfcu.org Mar 27 2019 03:06:30 Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
13782953	+E-mail/Text: vmcpherson@creditmanagementcompany.com Mar 27 2019 03:06:59 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13782954	E-mail/Text: bankruptcydpt@mcmeq.com Mar 27 2019 03:06:29 Credit One Bank, c/o Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
13856395	E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2019 03:08:01 LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13782958	+E-mail/PDF: cbp@onemainfinancial.com Mar 27 2019 03:08:20 One Main Financial, 262 South Water Street, Suite 2, Kittanning, PA 16201-2451
13807885	E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2019 03:06:07 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	JPMORGAN CHASE BANK, N.A.
13782961*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 21

Date Rcvd: Mar 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kenneth Steidl on behalf of Debtor Dawna C. Sowinski julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5